

Fill in this information to identify the case:

Debtor 1

Daniel M. Derosa, Jr.

Debtor 2

(Spouse, if filing)

Melanie L. Derosa

United States Bankruptcy Court for the: Middle District of

Pennsylvania

(State)

Case number

4:17-bk-01953-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: U.S. Bank Trust National Association, as Trustee for CVI LCF Mortgage Loan Trust I

Court claim no. (if known):

11-2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX6024

Property address:

198 N Main St

Number Street

Hughesville, PA 17737

City State ZIP Code

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: _____

MM/DD/YYYY

☒ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 2,109.12

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00

c. **Total.** Add lines a and b

(c) \$ 2,109.12

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on:

09/01/2023*

MM/DD/YYYY

***Creditor Agrees all payments from Trustee have been received through August 2023. However, the file is delinquent and post-petition payments from 9/1/2023-11/1/2023 @\$703.04 are due from the debtor.**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Dane Exnowski

Signature

Date 11/09/2023

Print

Dane Exnowski

First Name

Middle Name

Last Name

Title Authorized Agent for the Creditor

Company McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1544 Old Alabama Road

Number

Street

Roswell, GA 30076

City

State

Zip Code

Contact phone 562-661-5060

Email Dane.Exnowski@mccalla.com

In Re:	Daniel M. Derosa, Jr. Melanie L. Derosa	Bankruptcy Case No.:	4:17-bk-01953-MJC
		Chapter:	13
		Judge:	Honorable Mark J Conway

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Daniel M. Derosa, Jr.
198 North Main Street
Hughesville, PA 17737

Melanie L. Derosa
198 North Main Street
Hughesville, PA 17737

Paul W McElrath, Jr. *(served via ECF Notification)*
McElrath Legal Holdings, LLC
1641 Saw Mill Run Boulevard
Pittsburgh, PA 15210

Jack N Zaharopoulos, Trustee *(served via ECF Notification)*
Standing Chapter 13 (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee *(served via ECF Notification)*
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/09/2023 By: /s/Dane Exnowski
(date) Dane Exnowski,
Authorized Agent for the Creditor

Pmt Due/Comments	Amt Due	Date Received	Amt Rec'd	Pmt Satisfied	To/From Suspense	Suspense Balance
Begin Suspense					\$ -	\$ -
	\$ 520.43	10/19/2017	\$ 520.43	5/15/2017	\$ -	\$ -
	\$ 520.43	10/19/2017	\$ 520.43	6/15/2017	\$ -	\$ -
	\$ 520.43	11/20/2017	\$ 520.43	7/15/2017	\$ -	\$ -
	\$ 520.43	12/11/2017	\$ 520.43	8/15/2017	\$ -	\$ -
	\$ 520.43	1/17/2018	\$ 520.43	9/15/2017	\$ -	\$ -
	\$ 520.43	2/14/2018	\$ 520.43	10/15/2017	\$ -	\$ -
	\$ 520.43	2/14/2018	\$ 520.43	11/15/2017	\$ -	\$ -
	\$ 520.43	2/14/2018	\$ 520.43	12/15/2017	\$ -	\$ -
	\$ 520.43	3/13/2018	\$ 520.43	1/15/2018	\$ -	\$ -
	\$ 520.43	4/17/2018	\$ 520.43	2/15/2018	\$ -	\$ -
	\$ 520.43	5/24/2018	\$ 520.43	3/15/2018	\$ -	\$ -
	\$ 520.43	6/14/2018	\$ 520.43	4/15/2018	\$ -	\$ -
	\$ 520.43	7/18/2018	\$ 520.43	5/15/2018	\$ -	\$ -
	\$ 520.43	9/11/2018	\$ 520.43	6/15/2018	\$ -	\$ -
	\$ 520.43	9/11/2018	\$ 520.43	7/15/2018	\$ -	\$ -
	\$ 520.43	10/15/2018	\$ 520.43	8/15/2018	\$ -	\$ -
	\$ 520.43	12/18/2018	\$ 520.43	9/15/2018	\$ -	\$ -
	\$ 520.43	12/18/2018	\$ 520.43	10/15/2018	\$ -	\$ -
	\$ 520.43	1/17/2019	\$ 520.43	11/15/2018	\$ -	\$ -
	\$ 520.43	2/21/2017	\$ 520.43	12/15/2018	\$ -	\$ -
	\$ 520.43	3/18/2019	\$ 520.43	1/15/2019	\$ -	\$ -
	\$ 520.43	4/16/2019	\$ 520.43	2/15/2019	\$ -	\$ -
	\$ 520.43	5/14/2019	\$ 520.43	3/15/2019	\$ -	\$ -
	\$ 520.43	6/11/2019	\$ 520.43	4/15/2019	\$ -	\$ -
	\$ 520.43	10/1/2019	\$ 1,040.86	5/15/2019	\$ 520.43	\$ 520.43
	\$ 520.43			6/15/2019	\$ (520.43)	\$ -
	\$ 520.43	10/28/2019	\$ 520.43	7/15/2019	\$ -	\$ -
	\$ 520.43	10/30/2019	\$ 520.43	8/15/2019	\$ -	\$ -
	\$ 520.43	12/19/2019	\$ 1,040.86	9/15/2019	\$ 520.43	\$ 520.43
	\$ 520.43			10/15/2019	\$ (520.43)	\$ -
	\$ 520.43	1/27/2020	\$ 520.43	11/15/2019	\$ -	\$ -
	\$ 520.43	6/4/2020	\$ 520.43	12/15/2019	\$ -	\$ -
	\$ 520.43	6/4/2020	\$ 520.43	1/15/2020	\$ -	\$ -
	\$ 520.43	8/19/2020	\$ 520.43	2/15/2020	\$ -	\$ -
	\$ 520.43	8/19/2020	\$ 520.43	3/15/2020	\$ -	\$ -
	\$ 520.43	8/19/2020	\$ 520.43	4/15/2020	\$ -	\$ -
	\$ 520.43	9/23/2020	\$ 520.43	5/15/2020	\$ -	\$ -
	\$ 520.43	9/23/2020	\$ 520.43	6/15/2020	\$ -	\$ -
	\$ 520.43	12/16/2020	\$ 520.43	7/15/2020	\$ -	\$ -
	\$ 520.43	12/16/2020	\$ 520.43	8/15/2020	\$ -	\$ -
	\$ 520.43	12/16/2020	\$ 520.43	9/15/2020	\$ -	\$ -
	\$ 520.43	1/26/2021	\$ 520.43	10/15/2020	\$ -	\$ -
	\$ 520.43	1/26/2021	\$ 520.43	11/15/2020	\$ -	\$ -
	\$ 520.43	2/24/2021	\$ 520.43	12/15/2020	\$ -	\$ -

	\$ 520.43	3/27/2021	\$ 520.43	1/15/2021	\$ -	\$ -
	\$ 520.43	4/28/2021	\$ 520.43	2/15/2021	\$ -	\$ -
	\$ 520.43	5/27/2021	\$ 520.43	3/15/2021	\$ -	\$ -
	\$ 520.43	7/31/2021	\$ 520.43	4/15/2021	\$ -	\$ -
	\$ 520.43	7/31/2021	\$ 520.43	5/15/2021	\$ -	\$ -
	\$ 520.43	8/28/2021	\$ 520.43	6/15/2021	\$ -	\$ -
	\$ 520.43	10/31/2021	\$ 520.43	7/15/2021	\$ -	\$ -
	\$ 520.43	10/31/2021	\$ 520.43	8/15/2021	\$ -	\$ -
	\$ 520.43	11/26/2021	\$ 520.43	9/15/2021	\$ -	\$ -
	\$ 520.43	1/31/2022	\$ 520.43	10/15/2021	\$ -	\$ -
	\$ 520.43	1/31/2022	\$ 520.43	11/15/2021	\$ -	\$ -
		3/30/2022	\$ 520.43		\$ 520.43	\$ 520.43
	\$ (48.97)	5/9/2022			\$ 48.97	\$ 569.40
Loan Mod Eff 4/1/22					\$ -	\$ 569.40
	\$ 48.97	5/11/2022			\$ (48.97)	\$ 520.43
	\$ 286.73	9/28/2022	\$ 816.51	4/1/2022	\$ 529.78	\$ 1,050.21
	\$ 664.80	9/28/2022	\$ 286.73	5/1/2022	\$ (378.07)	\$ 672.14
	\$ 664.80	9/28/2022	\$ 286.73	6/1/2022	\$ (378.07)	\$ 294.07
		9/28/2022	\$ 286.73		\$ 286.73	\$ 580.80
	\$ 664.80	9/28/2022	\$ 286.73	7/1/2022	\$ (378.07)	\$ 202.73
		9/28/2022	\$ 286.73		\$ 286.73	\$ 489.46
	\$ 664.80	9/28/2022	\$ 286.73	8/1/2022	\$ (378.07)	\$ 111.39
		9/28/2022	\$ 286.73		\$ 286.73	\$ 398.12
	\$ 664.80	9/28/2022	\$ 286.73	9/1/2022	\$ (378.07)	\$ 20.05
		9/28/2022	\$ 155.69		\$ 155.69	\$ 175.74
		1/24/2023	\$ 286.73		\$ 286.73	\$ 462.47
		1/24/2023	\$ 131.04		\$ 131.04	\$ 593.51
	\$ 664.80	2/24/2023	\$ 286.73	10/1/2022	\$ (378.07)	\$ 215.44
					\$ -	\$ 215.44
		4/25/2023	\$ 286.73		\$ 286.73	\$ 502.17
	\$ 664.80	6/21/2023	\$ 286.73	11/1/2022	\$ (378.07)	\$ 124.10
		6/21/2023	\$ 286.73		\$ 286.73	\$ 410.83
	\$ 664.80	8/15/2023	\$ 560.75	12/1/2022	\$ (104.05)	\$ 306.78
					\$ -	\$ 306.78
debtor funds / start 8/1/23	\$ 664.80	10/31/2023	\$ 704.00	1/1/2023	\$ 39.20	\$ 345.98
	\$ 664.80	10/31/2023	\$ 664.80	2/1/2023	\$ -	\$ 345.98
	\$ 664.80	10/31/2023	\$ 664.80	3/1/2023	\$ -	\$ 345.98
	\$ 664.80	10/31/2023	\$ 664.80	4/1/2023	\$ -	\$ 345.98
		10/31/2023	\$ 0.20		\$ 0.20	\$ 346.18
TT 3/15/23			\$ 286.73		\$ 286.73	\$ 632.91
credit adjustment	\$ 664.80		\$ 2,064.53	5/1/2023	\$ 1,399.73	\$ 2,032.64
	\$ 664.80			6/1/2023	\$ (664.80)	\$ 1,367.84
	\$ 664.80			7/1/2023	\$ (664.80)	\$ 703.04
	\$ 703.04			8/1/2023	\$ (703.04)	\$ 0.00
9/1/2023	\$ 703.04				\$ (703.04)	\$ (703.04)
10/1/2023	\$ 703.04				\$ (703.04)	\$ (1,406.08)
11/1/2023	\$ 703.04				\$ (703.04)	\$ (2,109.12)